About NCHS

The National Center for Health Statistics (NCHS) is the nation’s principal health statistics agency, providing data to identify and address health issues. NCHS compiles statistical information to help guide public health and health policy decisions.

Collaborating with other public and private health partners, NCHS uses a variety of data collection mechanisms to obtain accurate information from multiple sources. This process provides a broad perspective on the population’s health, influences on health, and health outcomes.

Health insurance

Health insurance coverage is an important determinant of access to health care and health status. Uninsured children and nonelderly adults are substantially less likely than their insured counterparts to have a usual source of health care or a recent health care visit. The major source of coverage for persons under age 65 is private employer-sponsored group health insurance. Individual and family private health insurance coverage can also be purchased either directly or through the Health Insurance Marketplace or state-based exchanges. Public programs, such as Medicaid and the Children’s Health Insurance Program, provide coverage for many low-income children and adults.

To develop policies and programs that improve health insurance coverage, it is important to obtain timely and accurate information on the number of persons who lack health insurance coverage and the number of persons with different types of coverage.

Health insurance data

The National Health Interview Survey (NHIS) has been collecting comprehensive data on health insurance coverage since 1959. Three estimates of lack of health insurance coverage are provided on a quarterly basis as follows: uninsured at the time of interview, uninsured at least part of the year prior to the interview, and uninsured for more than a year at the time of interview. Data are also provided on public and private coverage for those currently insured, including data on enrollment through the Health Insurance Marketplace, state-based exchanges, and in consumer-directed health plans. For 2016, NHIS reported state-specific health insurance estimates for 45 states for persons of all ages, persons under age 65, and adults aged 18–64. State-specific estimates are reported for 36 states for children aged 0–17.

NHIS findings in 2016 show:

- In 2016, 28.6 million persons of all ages (9.0%) were uninsured at the time of interview—20.0 million fewer persons than in 2010 and no change from 2015.
- Among adults aged 18–64, 69.2% (136.4 million) were covered by private health insurance plans at the time of interview.
- The percentage of adults aged 18–64 who were uninsured at the time of interview decreased, from 22.3% in 2010 to 12.4% in 2016.
- In 2016, the percentage of persons under age 65 who were uninsured at the time of interview varied by state. For example, 3.2% were uninsured in Massachusetts compared with 20.9% in Texas.

| Health insurance coverage status among persons under age 65, by age group: United States, 2016 |
|---|---|
| Uninsured at the time of interview | 5.1% Children under age 18 | 12.4% Adults aged 18–64 |
| Uninsured at least part of the year | 8.0% | 17.0% |
| Uninsured for more than a year | 2.2% | 7.6% |
| Public coverage | 43.0% | |
| Private coverage | 53.8% | |

Percent

NOTE: Data are based on household interviews of a sample of the civilian noninstitutionalized population.
SOURCE: NCHS, National Health Interview Survey, 2016, Family Core component.
NHIS data on health insurance coverage for children show:
- Among children, 6.5% of poor, 6.9% of near-poor, and 3.5% of not-poor children did not have health insurance at the time of interview in 2016.
- The percentage of near-poor children without health insurance at the time of interview decreased, from 22.8% in 1997 to 6.9% in 2016.
- The percentage of poor children without health insurance at the time of interview decreased, from 22.4% in 1997 to 6.5% in 2016.

Exchange-based coverage
NHIS provides estimates for exchange-based coverage, which includes private health insurance plans purchased through the Health Insurance Marketplace or state-based exchanges that were established as part of the Affordable Care Act.
- The percentage of adults aged 18–64 covered by exchange plans increased from the fourth quarter of 2015 (3.9% of 7.8 million) to the fourth quarter of 2016 (4.8% or 9.4 million).
- The percentage of children enrolled in exchange plans increased, from 1.9% (1.4 million) in the fourth quarter of 2015 to 3.0% (2.2 million) in the fourth quarter of 2016.

Health insurance data source
NHIS collects information on the health of the U.S. civilian noninstitutionalized population through personal household interviews. It measures health status and disability, selected conditions, insurance coverage, access to care, use of health services, immunizations, health behaviors, injury, and the ability to perform daily activities.